

WHAT IS CLAIMED IS:

1    1. An electronic bill presentment and payment system,  
2    said system comprising:  
3         a database for storing data relating to a plurality of  
4    bills sourced from a plurality of billers, and  
5    corresponding to a plurality of consumers;  
6         a conversion processing communicating with said  
7    database for converting data from said plurality of billers  
8    into a format compatible with said database;  
9         a biller interface communicating with said database  
10   for allowing at least some of said plurality of billers to  
11   review and obtain reports in real time from data relating  
12   to said billers and status of said biller's bills stored in  
13   said database;  
14         a processing capacity communicating with said database  
15   for supporting a plurality of visual interfaces, each of  
16   said visual interfaces allowing a consumer to review and  
17   pay said consumer's bills;  
18         a consumer interface communicating with said database  
19   for allowing said consumer to change information in said  
20   database; and  
21         an authentication capacity communicating with said  
22   database for determining whether said consumer meets  
23   certain predetermined requirements before a new account is

24 authorized to access said database.

1    2. A system as defined in Claim 1, wherein said  
2 authentication capacity includes an input capacity for  
3 allowing said consumer to input personal information that  
4 can be used to identify and authenticate said consumer.

1    3. A system as defined in Claim 1, wherein said  
2 authentication capacity includes a credit verifier for  
3 determining whether said consumer has been authorized to  
4 access said database, said credit verifier providing  
5 consumer credit information to said authentication  
6 capacity.

1    4. A system as defined in Claim 1, wherein said credit  
2 verifier is a third party credit reporting agency.

1    5. A system as defined in Claim 4, wherein said consumer  
2 is authorized access to said database by said credit  
3 verifier during a particular consumer session on a visual  
4 interface, only after an interactive session between said  
5 system and said credit verifier during said consumer  
6 session.

1    6. A system as defined in Claim 1, further comprising:  
2                 a biller authentication capacity communicating with

3       said database for authenticating each of said plurality of  
4       billers.

1       7.      A system as defined in Claim 1, further comprising:  
2                 processing capacity capable of communicating with a  
3       plurality of financial institutions to couple said  
4       financial institutions to said database to facilitate  
5       payment of bills.

1       8.      A system as defined in Claim 1, further comprising:  
2                 processing capacity capable of communicating with a  
3       plurality of payment facilitators to couple said payment  
4       facilitators to said database to facilitate payment of  
5       bills.

1       9.      A method for electronic billing presentment and  
2       payment, said method comprising the steps of:  
3                 storing data relating to a plurality of bills sourced  
4       from a plurality of billers, and corresponding to a  
5       plurality of consumers in a database;  
6                 converting data from said plurality of billers into a  
7       format compatible with said database;  
8                 allowing at least some of said plurality of billers to  
9       review and obtain reports in real time from data relating  
10      to said billers and status of said biller's bills stored in

11       said database;

12           supporting a plurality of visual interfaces, each of

13        said visual interfaces allowing a consumer to review and

14        pay said consumer's bills;

15           determining whether said consumer meets certain

16                    /  
17        predetermined requirements before a new account is

18            authorized to access said database;

19            communicating with said database for allowing said

20        consumer to change information in said database; and

21            allowing said consumer to pay bills from one of said

22        visual interfaces.

1       10. A method as defined in Claim 9, wherein said step of

2       allowing a consumer to pay bills further comprises the

3       steps of:

4           receiving from said consumer logon information;

5           initiating an interactive session with a

6        credit verifier to obtain authorization for said consumer

7        to have access to information from said database, said

8        credit verifier providing consumer credit information to

9        said authentication capacity; and

10          after said authorization from said credit verifier has

11        been received from said credit verifier, allowing said

12        consumer to access information in said database in order to

13 pay bills.

1 11. A method as defined in Claim 10, wherein said credit  
2 verifier is a third party credit reporting agency.

1 12. A method as defined in Claim 10, wherein said consumer  
2 is authorized access to said database by said credit  
3 verifier during a particular consumer session on a visual  
4 interface, only after an interactive session between said  
5 database and said credit verifier during said consumer  
6 session.

1 13. A method as defined in Claim 9, further comprising the  
2 step of:

3 allowing said consumer to input personal information  
4 that can be used to identify and authenticate said  
5 consumer.

1 14. A method as defined in Claim 9, further comprising the  
2 step of:

3 communicating with said database for authenticating  
4 each of said plurality of billers.

1 15. A method as defined in Claim 9, further comprising the  
2 step of:

3 allowing said consumer to inquire online about status

4 of at least one bill, said inquiry being conveyed to  
5 particular billers.

1 16. A method as defined in Claim 9, further comprising the  
2 step of:

3 automatically notifying a biller when a consumer has  
4 paid a bill.

1 17. A method as defined in Claim 9, further comprising the  
2 step of:

3 allowing a biller to modify, online, the format in  
4 which a bill is presented to said consumer on said visual  
5 interface.

1 18. A method as defined in Claim 9, further comprising the  
2 step of:

3 allowing said consumer to modify, online, the format  
4 in which a bill is presented to said consumer on said  
5 visual interface.

1 19. A method as defined in Claim 9, further comprising the  
2 step of:

3 allowing said consumer to pay bills from a plurality  
4 of visual interfaces, wherein each of said visual  
5 interfaces resides on a different Internet Website.

1       20. A method for electronic billing presentment and  
2 payment, said method comprising the steps of:  
3           storing data relating to a plurality of bills sourced  
4 from a plurality of billers, and corresponding to a  
5 plurality of consumers in a database;  
6           communicating with said database for authenticating  
7 each of said plurality of billers;  
8           converting data from said plurality of billers into a  
9 format compatible with said database;  
10          allowing at least some of said plurality of billers to  
11 review and obtain reports in substantially real time from  
12 data relating to said billers and status of said biller's  
13 bills stored in said database;  
14          supporting a plurality of visual interfaces, each of  
15 said visual interfaces allowing a consumer to review and  
16 pay said consumer's bills;  
17          determining whether said consumer meets certain  
18 predetermined requirements before a new account is  
19 authorized to access said database, said determining step  
20 including obtaining consumer credit information;  
21          allowing said consumer to input personal information  
22 that can be used to identify and authenticate said consumer  
23 wherein said input information is compared to said consumer  
24 credit information;

25           communicating with said database for allowing said  
26   consumer to change information in said database; and  
27           allowing said consumer to pay bills from one of said  
28   visual interfaces.